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W. M. Greenwald

April 23, 2019

Via ECF Filing, Email and First Class Mail

Hon. William K. Harrington United States Trustee for Region 2 201 Varick Street, Room 1006 New York, NY 10014

Attn: Greg M. Zipes, Esq., and Benjamin J. Higgins, Esq.

Re: In re Ditech Holding Corp., Case No. 19-10412 (JLG) (and associated cases)
Request for Appointment of Official Committee of Consumer Creditors

Gentlemen:

This firm, together with the Ferraro Law Firm and other local counsel, represents approximately eight-hundred of the Debtors' consumer creditors.

We join the request made by the Northwestern University School of Law Investor Protection Center (the "Center") for the creation of a separate committee of consumer creditors in this case.

Our clients are like the Center's clients. We share the Center's concerns. We do not see how the existing creditors' committee, even with additional consumer representatives, can represent consumer creditors' interests.

We are concerned that the Debtor's reorganization will rely on the continued abuse of existing consumers and create new victims. Non-consumer creditors will rely on income generated by loans to existing and new consumer creditors who need relief from abusive loans. This creates an irreconcilable conflict.

We were preparing a motion for the creation on a consumer creditors' committee when we saw the Center's letter. It may make sense for your office to "tee up" that motion as it has in

WAYNE GEENWALD, P.C.

Hon. William K. Harrington April 23, 2019 Page 2

for committees other cases. We are happy to coordinate with you in that regard

Thank you for your consideration.

Respectfully,

/s/ Wayne M. Greenwald

Wayne M. Greenwald

WMG/ms

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